

VILLAGE BANK AND TRUST FINANCIAL CORP.

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 3251027	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$584	\$588	0.7%		
Loans	\$475	\$473	-0.4%		
Construction & development	\$118	\$91	-23.2%		
Closed-end 1-4 family residential	\$108	\$131	21.6%		
Home equity	\$39	\$35	-8.6%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-19.3%		
Commercial & Industrial	\$41	\$37	-9.6%		
Commercial real estate	\$148	\$162	9.6%		
Unused commitments	\$56	\$44	-22.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$16	272.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$51	\$38	-24.9%		
Cash & balances due	\$14	\$9	-32.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$535	\$538	0.4%		
Deposits	\$501	\$503	0.3%		
Total other borrowings	\$32	\$33	3.2%		
FHLB advances	\$29	\$29	-0.9%		
Equity					
Equity capital at quarter end	\$49	\$50	3.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	8.8%	--		
Tier 1 risk based capital ratio	10.1%	10.9%	--		
Total risk based capital ratio	11.3%	12.1%	--		
Return on equity ¹	-64.7%	1.2%	--		
Return on assets ¹	-5.8%	0.1%	--		
Net interest margin ¹	3.5%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	34.3%	35.4%	--		
Loss provision to net charge-offs (qtr)	149.1%	40.3%	--		
Net charge-offs to average loans and leases ¹	1.7%	3.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	9.7%	7.3%	0.3%	3.8%	--
Closed-end 1-4 family residential	8.0%	4.0%	0.2%	0.2%	--
Home equity	3.1%	1.9%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	7.0%	9.4%	0.5%	0.0%	--
Commercial & Industrial	4.1%	9.1%	3.0%	0.0%	--
Commercial real estate	2.9%	1.7%	0.1%	0.1%	--
Total loans	6.5%	4.4%	0.4%	0.9%	--